THE TIMES FOUNDED 1800.

RICHMOND, VA., WEDNESDAY, OCTOBER 11, 1905.

PRICE TWO CENTS

Advertise in Tee-

For Situations

NOT TO BENEFIT POLICY-HOLDERS

The Mutual's President Makes a Startling Statement.

WHY INSURANCE COMPANIES EXIST

Mr. McCurdy Says That They Are Eleemosynary Institutions-Money Paid Out Without Receipt or

Voucher By Thousands.

(Special to The Times-Dispatch.)

NEW YORK, October 10.—The sessions of the Insurance investigation Committee were terminated for the week at the adjournment to-day, because of the Geath of S. Fred Nixon, speaker of the Legislature of New York, at his home in Wostfield.

testimony did not elicit any formation of a sensational nature be-yond what had been discounted by the testimony of previous witnesses. The feature was the presence as a witness testimony of previous witnesses. In feature was the presence as a witness of executive officers of the Mutual Life Insurance Company. These were President Richard A. McCurdy and Vice-Presidents Grannis and Gilletto. While it had been binted last week that some expenditures charged to legal expenses might have freen contributions.

expenses might have been considered to campaign committees, it was announced definitely by Dr. Gillette that the Mutual Life contributed \$10,000 to the Republican national campaign last fall, that in 1900 \$25,000 was contributed, and 1800 \$15,000 was given for campaign

purposes.
Dr. Gillette testified that be paid these amounts personally in cash, and later in the day Mr. McCurdy said that while he knew eampaign contributions had been made, he did not know the amounts. n made, he did not know the amounts, said that no contributions had been in to campaign committees before, and that no contribution to State municipal campaigns had ever been in this or any other State. The tribution of \$2,500 to the Congressial campaign committee, Mr. McCurdy the knew nothing about until it came in the testimony last week.

Neither Voucher Nor Receipt.

An interesting statement was made y Robert Olyphant when he was on the tand early in the day. Mr. Olyphant is hairman of expenditures, and he could out tell what the 25,000 items drawn to its order were for beyond that they were or legal expenses. He said they were or legal expenses. He said they were all they were the said of the wording maintained a confidential fund for xpenditures for wrich no voucher was aken and no receipt was received. These payments were made upon the saurace of an executive officer that bout the contributions to campaign ands, but justified them on the same rounds as President John A. McCall, of the New York Life, that the free sheer plank in the Democratic platform was a menace to the interests of the olicyholders. Neither Voucher Nor Receipt.

When Mr. Grannis was called he assumed the entire responsibility for the terms of the contracts with C. H Raymond & Company by which that firm made such large profits. When the method of the expenditure of the \$55,000 learns was inquired into Mr. Grannis admitted that the general solicitor could get \$55,000 any time he wanted it without disclosing for what purpose he wanted it, and without rendering any account of it. He further said he never considered in the said he never the said he said he said he never the said he said

the general solicitor went.
\$72,000 for Luncheons.
taking up a detailed list of the comtaking up a detailed list of the comy's expenses, Dr. Gillette said that the
year paid \$72,000 for lunchluncheon. This is at the rate of about \$250 a day.
President McCurdy was on the stand all of the afternoon, session. Mr. McCurdy

of the afternoon session. Mr. McCurdy testified that he never knew what Mr. Thebaud, his son-in-law, was getting out of the business of C. H. Raymond and Company, and said he did not think it was any of his business to ask about Mr. Thebaud's personal affairs. He said the company did the business to get the complissions, and that was all he knew. All contracts were made without his knowledge. Witness said on the matter of salaries that he never requested that his salary be raised, and all such increases he took as complimentary to his management of the business. They were always made by the Committee on Salaries of their own volition.

Philanthropic Enterprise.

Philanthropic Enterprise.

Toward the close of the session Mr. McCurdy made the startling statement that an insurance company was not an institution founded to make money for the policyholers, but was, or should be, a great philanthropic enterprise, founded to increase and spread its benefits over the carth.

the earth.

"There has been a great mistake made," he said, "about the real province of life insurance companies in these latter years. People have been led to believe that the main purpose was to make money for pollcyholders. In my view, that is not the purpose of such companies. They are eleemosynary. When a man insures in a company he should take into consideration the fact that he has entered a great philanthropic concern that is in duty bound to spread itself, even though this growth prevents him even though this growth prevents him from realizing as much as he expected."

It was brought out that the witness and Dr. Gillette held enough proxics of polloyholders to control the board of trustees by electing its members.

he left New York he thought that he could do some good by coming among Southern planters and urging them to hold cotten for higher prices, but that he finds they are already holding so well that if only they hold out a little longer the victory, with twolve or fourteen cent cotten, will surely be theirs.

He declared that as soon as it is known throughout the world that the planters polloynolders to control the board of the tees by electing its members.

Mr. McCurrly said he understood that the policyholders here sufficient confi-dence in the Mutual to take out policies and leave the management to the officers, He declared that as soon as it is known throughout the world that the planters are in earnest about holding the crop, the world will pay the planters' price. He expressed the conviction that the crop this year is really less than ten million bales. He left this afternoon for Goldsbore, where he will speak to-morrow; thence he goes to South Carolina.

CASHIER OF A LEADING BANK KILLS HIMSELF

(By Associated Press.)
HOUSTON, TEX., October 10,-G. B.
Gray, cashier of the Commercial Bank of this city, shot himself twice with a revolver early to-day, dying almost instantly. He was about forty years of age, and ranked high in Texas banking circles. There is no plausible reason for the act. The Commercial National Bank is one of the strongest Institutions ason COVINGTON, TENN., October 10.—
John Hill, an aged white man, was hanged here to-day. He was convicted of wife murder. is one of the strongest institutions

STRONG APPEAL OF STRAIGHTOUTS

Give Reasons for Asking Rehearing in Nor. folk County Case.

WARM THRUST AT ALVAH H. MARTIN

Charge That Dudley Was put Up to Insure Re-election of Republican-Fusion Boss-Committeeman Deplores Failure of Body to Reopen the Case

The failure of the Democratic Stat Committee to meet here this week to econsider its action in connection with the Norfolk county factional troubles, causing a good deal of comment in party circles, and there are many who say th "Straightouts" have good ground for appeal they have made for a rehearing of their case.

It will be recalled that at a meeting of the body held in this city on Septem-ber 8th, the "Straightout" primary returns were thrown out, and those of the "Fusionists" counted for all offices from United States senator down, without go ing into the evidence, although Hon, J. N Sebrell, Jr., counsel for the former fac tion, earnestly appealed for time in which to make up and present his case.

to make up and present his case.

The "Straightouts," under recent data, requested Chairman Ellyson to call the committee to reconsider the matter and to allow them to present their case on its merits. The chairman sent out a call, conditioned upon whether a quorum of the members could find it convenient to be present on a given date, and the replies were so unfavorable that the proceed meeting had to be abundoned.

plies were so unfavorable that the proposed meeting had to be abandoned.

The petition of the "Straightouts," which is signed by Messrs. E. Finley Croinwell, George W. Jones, C. W. Coleman, W. B. Keeling, Olie Osmundson, Clayton Wood, F. P. Jennings, L. L. Cason, B. C. Whitehurst, A. P. Old, L. M. West, Chris, Wood, W. T. Herring, R. T. Hosier and George W. Whitehurst, all candidates in the primary, and J. N. Septil Jr., their attorney, is a spicy and

Alleged Grievance. The first paragraph, which outlines their alleged grievance in a general way, reads as follows:

as follows:
"To the Democratic State Central Committee:
"Your petitioners respectfully but earnestly ask for a rehearing in the Norfolk county contested election cases for the reasons stated in their petition, and represent as follows:

to the Norfolk county contested gard to the Norfolk county contested election cases, adopted a resolution on the 5th instant which decided those contests in favor of the Fusionists, and which did great injustice—unintentionally, of course—to those Democrats of Norfolk county who are unalterably opposed to fusion, and who are unwilling to submit to the domination of Alvah H. Martin, the Republican bose of the county. The the Republican boss of the county. The Straightout candidates had no opportu

"The embarrassing disadvantages and helplessness of the Straightouts before the State Committee, due to their lack of opportunity to present the facts on their side, and the consequent injustice done them, are clearly shown in the case of the members of the county committee from Butt's Road and Pleasant Grove

As to These Districts.

As to These Districts.

Proceeding, the paper explains thus as to the alleged conditions at the two precincts named above:

"In Butt's Road District, if the votes cast at all the precincts, both bolting and regular, are counted, the Straightout candidates for the committee received 66 votes and the Fusion candidates 58 votes.

"In Pleasant Grove District, by like-

"In Pleasant Grove District, by like-wise counting all the votes, both bolting (Continued on Eleventh Page.)

(Special to The Times-Dispatch.)

RALFIGH, N. C., October 10.—Daniel J. Sully, noted cotton manipulator of New York, addressed the cotton farmers here to-day, about 600 being present, repre-

senting ten counties. He said that when he left New York he thought that he could do some good by coming among Sauthar

AGED MAN IS HANGED

FOR MURDER OF WIFE

COTTON GROWERS

SULLY ADDRESSES

WITH THE CADETS

V. M. I. Students to Be in Presi dent Roosevelt's Parade.

WILL BE GREAT OCCASION

The President to Face Historic Structure and Monuments As He Speaks.

There were several new features injected into the presidential programme yesterday, chief of which is that the Virginia Military Institute cadets will attend the celebration and will join in the

tend the celebration and will join in the parade.
Governor Montague received a long distance 'phone message from General Scott Shipp to the effect that if the cedets were desired they would come, and they will. There will be no cost to the State on this account, the Chosapeake and Ohlo Ratroad having agreed to transport the corps free of charge.

As has already been stated, Mrs. Roosevelt will be here, and will, as it is at present understood, be the guest of Mrs. Montague at the Governor's mansion.

While the President is being "wined and dined" at the Temple, Mrs. Roosevelt will have her hincheon at the Governor's mansion.

The luncheon to the President promises to be a most elaborate affair. Up to date only three of those invited to sit at the board have declined, and in each case "good and sufficient" reasons have been given.

Will Return To-day.

Mayor McCarthy and Chairman William

H. Curtis are now in Washington for the
purpose of completing the arrangements

for the affair.

They will return here to-day, and will then be able to state more definitely what will be done.

The citzens are taking hold of the matter, and from present indications they propose to make it a grand affair on their own account. On Broad and Main Streets, for example, merchants, banks, insurance men and others are putting up elaborate decorations, showing their interest in the affair, and there are other manifest evi-

of co-operation. There is now talk of soldlers, members

service.

Arrangements are making almost hourly for the reception of the President and his party. All yesterday hands were engaged in tearing away the foncing from the south side of the Capitol, while teamsters were at the same time hauling material out of which to build the speakers' stand over the fountain.

Old Friends to Meet (Continued on Ninth Page.)

A SUIT TO COMPEL RYAN TO ACCOUNT

Finds That They Are Holding New York Man Wants a Share of Some Alleged Big Well For High Profits. Prices.

(By Associated Press.)

TRENTON, N. J., October 10.—Harry C. Hoskins, of New York, began suit in chancery to-day to compel Thomas F. Ryan, vice-president of the Morton Trust Company, to account for a share of the profits, which, he alleges, Ryan derived from the promotion of the United Lead Company. The company was organized in January, 1903, with an authorized capin January, 1885, with an authorized capital slock of \$5,000,000. Ryan was in control, and Hoskins claims that the options which he had secured were the
result of int in a come to him as the
result of years of study of the trade
conditions in the lead industry.

A MOB HANGS A NEGRO WHO ATTEMPTS ASSAULT

(By Associated Press.) MEMPHIS, TENN., October 10.—Lu-ther Billings, a negro twenty-seven years old, was hanged by a moh at Brunswick Tenn., to-dag. He had attempted to as-sault a white woman.

Our Friends Are Welcome.

MR. C. W. WATSON'S "LORD BALTIMORE,"
WINNER AS TANDEM LEADER AND IN LADIES SINGLES.

For the benefit of our thou-sands of readers and their friends who will attend the

Horse Show

President Roosevelt's Reception

OCTOBER 18TH,

have a bureau of information in the business office, 918 E. Main Street. Call and ask questions. Send your packages and have them checked without cost. Have your mall sent to our office. Get your friends to meet you here. friends to meet you here.
A hearty welcome to all!

Times-Dispatch

916 E. Main Street.

WABASH FIGHT

It is Now Certain That His Directors Will Be Chosen

To-day.

RAMSEY PROVES VERY WEAK

A Protest Against Certain Proxies Being Voted-Law to Be Invoked.

(By Associated Press.) TOLEDO, October 10 .- Directors were

sions, with the exception o two brief recesses, lasted from 9 o'clock in the morning until 11:15 at night, almost the entire time being taken up by the examination of proxies. Although no figures had been given out by the inspectors of election, it is believed that the vote to be taken the first thing tomorrow morning will show that Mr. Gould has behind him about \$22,000.00 of the bonds, and that Mr. Ramsey has in the neighborhood of \$2,000.00. This makes certain that six men nominated by the Gould faction as directors representing the bondhalders will be elected.

Ramsey is Weak.

Ramsey is Weak. Ramsey is Weak.

These men are Russel Sage, Winslow S. Pierce, R. C. Clowry, E. T. Welles, W. B. Saunders and R. M. Galloway. Mr. Ramsey has not shown sufficient strength to enable him to hold his sent as a director, and it is generally believed that he is weaker in stock proxies than he is in the bonds.

The result of the meeting now in progress will not settle the fight for the central of the Wabash road, if Mr. Ramsey adheres to the programme outlined

centrol of the Wabash road, if Mr. Ramsey adhieres to the programme outlined to-day in the caucus of the Wabash bondholders, by his counsel, Judge Doyle, When the proxies of the Farmers Loan and Trust Company and the Mercautle Trust Company of New York were produced, giving to George Gould the right to the 5,435 vots represented by the honds owned by the Missouri Pacific and Iron Mountain Railways, and which are held by the two trust companies, Judge

(Continued on Third Page.)

WANTHELP TO-DAY.

The 24 advertisements for help published in to-day's Times-Dispatch on page 10 are as follows: 2 Domestic,

3 Trades,

2 Salesmen. 17 Miscellaneous.

This not only interests those out of work, but those desiring to improve their positions as well,

BANKERS GATHER IN WASHINGTON

Richmond Men of Finance Prominent Among Those Now in Session.

RICHMOND BANKS COMMENDED

Bankers From Other Sections. Yesterday's Business.

(From Our Regular Correspondent.)
WASHINGTON, D. C., October 10.—The American Bankers' Association, which opened its annual convention in this city this morning, is devoting about the usual amount of time to business—that is, about an hour or so a day—and the rest of the time to pleasure. Some of the members profess to regret that more time is not given to consideration of business matters, but the ygunger, and many of the older as well, admit a decided liking for the established, custom of having the time of the sessions of the convention given up chiefly to the pursuit of pleasure and recreation. Many of the members are accompanied by their wives or daughters.

Mr. Branch Here.

Mr. John P. Branch, president of the Merchants National Bank, of Richmond, was one of the most conspicuous figures in the lobby of the New Willard to-day. He did not stroll about much, but en-He did not stroll about much but en-sconced in one of the big leather-covered chairs near the street entrance, he was constantly surrounded by a group of dele-gates, with whom he talked matters of finance and cracked jokes. Indeed, it appeared that the jokes were more nu-merous than bits of financial wisdom. He is one of the best known members of the association.

John Skelton Williams is another promi He arrived this morning. Though ginia. He arrived this morning. Though there were several members waiting to greet him, he did not linger long in the lobby, but, with his characteristic impatience to get to work, hurried off to his room, and spent a great portion of the day in his room, at work on some matters requiring his attention.

Doubler Bichmonder.

Popular Richmonder. Mr. "Billy" Hill, who has been cashier of the State Bank of Richmond for years, reached Washington to-day. He has been constant attendant upon sessions of new one, or one who has not been in the habit of attending the annual convetions. Mr. Walker Hill, president of one of the largest banks in St. Louis, and former president of the association, is a brother of Mr. William Hill. The former had not arrived late this afternoon. As a matter of fact, it is hard to tell who has strived. It is not possible at any time during the day to examine the register of the association at headquarters ister of the association at headquarters

(Continued on Seventh Page.)

timore and My Maryland, owned by C. W. Watson. Class 1-Roadsters-Auditor B owned by Alfred B. Maclay Class 10—Harness Horses, Ladies driving—Lord Baltimore, owned by C. W. Watson.

Class 40—Hunters (middle and heavy)—Red Plaven, owned by Westchester Farm. Class 41—Hunters (light)—On-erios, owned by Westohes-ter Farm.

Blue-Ribboners

Class 8—Harness Horses—Underwriter, owned by Jay F. Carllsle,I of New York.

Class 33—Saddle Horses—King of Hearts, owned by Mrs. Allen Potts.

Class 25—Harness Horses (no-vice)—Dr. Reid, owned by A. Randolph Howard. Class 17—Tandems—Lord Bal-

HORSE SHOW IS

Last Night.

ON: FIRST NIGHT

Class 42—Pairs of Hunters May Belle and Cygnet, owned by Westchester Farm.

FILL THE BOXES

Their Strength Spoken of By State's Fairest Daughters in Rich Apparel Grace Show On Opening Night.

MANY VISITORS TO THE CITY

Some Out-of-Town Guests in Nearly Every Box Party. Those Present.

The fifth annual exhibition of the Richmond Horse Show Association opened brilliantly last evening, the elegant array in the boxes being one o its most notable features. The musicians played

notable features. The musicians played as if they had caught, in truth, the spirit of the occasion. The lights were outshone by the sparkle in bright oyes and the flashing of countless jewels worn by splendld gowned women.

The audience was in the gayest of humors. All or the boxes and many of the seats were filled, and, during the pauses between entries, there was much pleasant visiting between boundois, hostesses and their guests. The applause at the appearance of a favorite horse, rider or driver was hearty and enthusiastic. The impression produced on the mind of the onlooker, by the shimthe mind of the onlooker, by the shim-mering colors, the sheen of sliks and satins, the rainbow blending of many tints, the vision of beauty and grace on all sides, the scintillating gleam of the electric lights, the merriment of the crowd was bewilderingly complex and difficult of analysis.

Some of the Guests.

To return to the audience, Governor and Mrs. Montague occupied seats in Mr. L. C. Younger's box. Mrs. Montague was in radiant health and looks, and was gowned in a black and white Parisian

and Mrs. Randolph Williams gave a box-party last evening to Miss Caro-line Sealy, of Calvesion, Texas, who is the guest of Miss Allene Stokes, Miss Stokes, Miss Sealy, Mr. Jonathan Bryan, Mr. Robert Campbell and Mr. and Mrs. Williams occupied the box. Miss Sealy's gown was pink chiffon cloth with Irish point lace. Mrs. Williams were white lace, and Miss Stokes white chiffon cloth. Mr. and Mrs. J. Taylor Ellyson had in their box-party Mr. and Mrs. Archer Anderson, Miss Rosa Smith and Senor M. Calyado, of Monterey, Mexico. Mrs.

PATRICK HENRY NOT JUDGED AN IMMORTAL

He and Other Great Men De- Friend of the Latter Also Held nied Admittance to Hall

(By Associated Press.)
NEW YORK, October 10.—Three wome NEW YORK, October 19.—Three women and four men were chosen to-day to receive tablets in the Hall of Fame at New York University. They were Maria Mitchell, American scientist; Mary Lyon, founder of Mount Holyoke College, and Emma Willard, the author of "Rocked in the Cradle of the Deep." The men were Alexander Hamilton, John Paul Jones, John Quincy Adams and James Madison. Patrick Henry, John C. Calhoun and Andrew Jackson fell a half dozen votes short of securing bronze tablets to record their fame, and Samuel Adams was again defeated. James Monfoe's votes numbered only 23. Seward, Summer, DeWitt, Clinton, Garfield, John Jay and Stanton were among the statesmen who falled to be elected.

THE KAISER'S SECOND SON TO MARRY DUCHESS SOPHIE

(By Associated Press.)
GLUECKSBURG, SCHLEISWIG-HOL-GLUECKSBURG, SCHLEIBWIGHOLD STEIN, October 10.—The engagement of Prince Ellel Frederick, second son of Emporor William, to the Duchess Sophie Charlotte, eddest daughter of the reign-ing Grand Duke of Oldenburg, is an-

(Continued on Third Page.) YOUNG WIFE DROWNED;

HUSBAND ARRESTED

Ings and into the promenade crowded with well-groomed men. The railing contingent was thicker than ever hanging across the bars or patiently standing ing across the bars or patiently standing across the bars or patiently

Crowd Good and Prospects For Other Exhibitions Excellent.

GREAT SUCCESS

TWO CRACK RIDERS THROWN: NOT HURT

Donnelly and Halloway Sent Sprawling Into Tanbark, But Pluckily Hold On.

"LORD BALTIMORE" WINS: MRS. POTTS CHEERED

Westchester Farm Stable Captures Three Blue Ribbons and Makes Great Showing. Many Well-Known People in Attendance

To-Night's Card.

and Harness Horses, 8:00 P. M.

Class 34—Ladles' Saddle Horses, ladles to drive, 8:30 P. M. Class 19—Four-in-Hands, 8:50 P. M.

Class 12-Horses and Runabouts 9:10 P. M. Class 11—Pairs of Harness Horses, ladies to drive, 9:50 P. M.

Class 18-Hunting Tandems 10:05 P. M. Class 48—Hunt Club Teams, 10:30 P. M.

occasionally enthusiastic and at all times the fifth Richmond Hors introducing some of the crack horses of the country in a series of that promise much for the remainder of

this exhibition. Few mishaps and no serious accidents marred the pleasure of the first even-ing. In the class for heavy hunters "Jack," owned by Howard Willets, went down at the bars, hurling Dick Donnelly, the famous whip, over his hear and causing a mix-up that brought half in a flash, and before the audience had time to recover from its fright had "Jack" safely over the last two jumps. Relief found vent in enthusiasm, and the New Yorker, unhurt except for a pained but not broken shoulder, was heartly cheered, out of

but not broken shoulder, was heartly cheered out of the ring.

Later in the evening Sidney Halloway was sent sprawling into the tanbark, and another thrill shot through the building. Halloway was riding "One-rios" in the class for hunters pairs, with his sister, Miss Marian Holloway, who was mounted on "Buck." "Onerios" crossed his legs at the turn and went down in a heap, throwing his rider and pulling his bride entirely off. Mr. Holloway was unhurt, and took the remaining jumps in good style.

way was undurf, and took the reing jumps in good style.

The crowd was slow in arriving, did not at any time number more 2,500 people, if that many. This, ever, is by no means discoura

evor, is by no means discouraging, opening nights being in the nature of things tentative. The horses have not yet warmed up to the work, and the people, resilizing this, are correspondingly slow in turning out. To-night the show will be on in full swing, and half again as many, even more, will likely be there to se it off. This is already indicated by the sale of seats reported by the management.

When the bugle call sounded, bringing the first class of harness horses into the ring, the major portion of the boxes were filled, and a number of the reserved seats were occupied. Despite the empty rows, which as the evening sped on gradually became occupied the scene was a striking one. Beneath the blaze of a myriad are lights beautiful women richly gowned and sending a flood of jewels here and there as they moved about chatted gayly across the box rallings and into the promenade crowded with well-groomed men. The railing contingent was thicker than ever hanging across the bars or patiently standing, unmindful of istracts.